

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In Re: §
§
TOVAR, KIMBERLY DAWN § Case No. 17-16415
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 4,090.00 (Without deducting any secured claims)	Assets Exempt: 20,110.00
Total Distributions to Claimants: 80,393.53	Claims Discharged Without Payment: 130,105.38
Total Expenses of Administration: 64,606.47	

3) Total gross receipts of \$ 160,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$ 145,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	64,606.47	64,606.47	64,606.47
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	80,002.23	80,002.23	80,002.23
GENERAL UNSECURED CLAIMS (from Exhibit 7)	NA	130,496.68	130,496.68	391.30
TOTAL DISBURSEMENTS	\$ NA	\$ 275,105.38	\$ 275,105.38	\$ 145,000.00

4) This case was originally filed under chapter 7 on 05/26/2017 . The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/10/2018 By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Liquidation of Real Property (Schedule A)	1110-000	160,000.00
TOTAL GROSS RECEIPTS		\$ 160,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
KIMBERLY TOVAR	Exemptions	8100-000	15,000.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 15,000.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL SECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:JOSEPH E. COHEN, TRUSTEE	2100-000	NA	10,500.00	10,500.00	10,500.00
INTERNATIONAL SURETIES LTD.	2300-000	NA	58.64	58.64	58.64
Closing costs & title fees	2500-000	NA	2,774.82	2,774.82	2,774.82
LAKE BARRINGTON SHORES CONDO ASSN.	2500-000	NA	8,432.25	8,432.25	8,432.25
ASSOCIATED BANK	2600-000	NA	213.95	213.95	213.95
Real estate taxes	2820-000	NA	22,242.44	22,242.44	22,242.44
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):COHEN & KROL	3110-000	NA	3,776.67	3,776.67	3,776.67
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):JOSEPH E. COHEN	3110-000	NA	1,888.33	1,888.33	1,888.33
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):COHEN & KROL	3120-000	NA	459.37	459.37	459.37
ATTORNEY FOR TRUSTEE FEES (OTHER FIRM):PATINKIN & PATINKIN	3210-000	NA	4,165.00	4,165.00	4,165.00

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):COLDWELL BANKER	3510-000	NA	10,095.00	10,095.00	10,095.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 64,606.47	\$ 64,606.47	\$ 64,606.47

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000008A	ILLINOIS DEPARTMENT OF REVENUE-BANK	5800-000	NA	15,207.45	15,207.45	15,207.45
000002A	INTERNAL REVENUE SERVICE	5800-000	NA	64,794.78	64,794.78	64,794.78
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 80,002.23	\$ 80,002.23	\$ 80,002.23

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	ADVANCE AMERICA, CASH ADVANCE CENTE	7100-000	NA	1,331.96	1,331.96	3.99
000003	AMERICREDIT FINANCIAL SERVICES, INC	7100-000	NA	4,758.86	4,758.86	14.27
000006	CAPITAL ONE BANK (USA), N.A.	7100-000	NA	33,573.67	33,573.67	100.67
000005	CAVALRY SPV I, LLC	7100-000	NA	14,788.32	14,788.32	44.35
000008B	ILLINOIS DEPARTMENT OF REVENUE	7100-000	NA	1,857.18	1,857.18	5.57
000002B	INTERNAL REVENUE SERVICE	7100-000	NA	73,043.59	73,043.59	219.02
000007	LVNV FUNDING, LLC ITS SUCCESSORS AN	7100-000	NA	856.06	856.06	2.57
000004	VERIZON	7100-000	NA	287.04	287.04	0.86
TOTAL GENERAL UNSECURED CLAIMS			\$ NA	\$ 130,496.68	\$ 130,496.68	\$ 391.30

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit 8

Case No: 17-16415 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: TOVAR, KIMBERLY DAWN

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 05/26/17 (f)

341(a) Meeting Date: 07/20/17

Claims Bar Date: 09/29/17

For Period Ending: 10/10/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE	145,000.00	145,000.00		160,000.00	FA
2. VEHICLE	6,500.00	0.00		0.00	FA
3. HOUSEHOLD GOODS	2,500.00	0.00		0.00	FA
4. ELECTRONICS	50.00	0.00		0.00	FA
5. APPAREL	150.00	0.00		0.00	FA
6. CASH	10.00	0.00		0.00	FA
7. CHECKING	-10.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)

\$154,200.00

\$145,000.00

\$160,000.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TFR FILED 7/3/18 AND DISTRIBUTION MADE 7/13/18 - 10/9/18. TRUSTEE HAS SOLD REAL ESTATE AND IS PREPARING HIS TFR - 1/11/2018. TRUSTEE FILING MOTION FOR SALE OF REAL ESTATE - 7/30/17.

Initial Projected Date of Final Report (TFR): 03/31/18

Current Projected Date of Final Report (TFR): 03/31/18

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-16415 -ABG
Case Name: TOVAR, KIMBERLY DAWN

Trustee Name: JOSEPH E. COHEN
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****0438 Checking Account (Non-Interest Earn

Taxpayer ID No: *****3956
For Period Ending: 10/10/18

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/18/17	1	JAMES S. JARVIS, P.C. KIMBERLY TOVAR	BALANCE FORWARD SALE OF REAL ESTATE Memo Amount: (15,000.00)	8100-000	101,455.49		0.00 101,455.49
		JAMES S. JARIVIS, P.C.	HOMESTEAD Memo Amount: 160,000.00	1110-000			
			Sale proceeds Memo Amount: (22,242.44)	2820-000			
		LAKE BARRINGTON SHORES CONDO ASSN.	Real estate taxes Memo Amount: (8,432.25)	2500-000			
		COLDWELL BANKER	condo fees Memo Amount: (10,095.00)	3510-000			
			Broker's real estate commission Memo Amount: (2,774.82)	2500-000			
			Closing costs & title fees				
10/06/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		63.24	101,392.25
11/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		150.71	101,241.54
11/20/17	300001	PATINKIN & PATINKIN	Special Counsel for Trustee Fees	3210-000		4,165.00	97,076.54
06/06/18	300002	International Sureties Ltd. 701 Poydras Street Suite 420 New Orleans, LA 70139	Bond premium	2300-000		58.64	97,017.90
07/13/18	300003	JOSEPH E. COHEN, Trustee 105 West Madison St. Chicago, IL 60602	Trustee Fees Trustee Fees	2100-000		10,500.00	86,517.90
07/13/18	300004	COHEN & KROL, Attorney 105 West Madison Street Chicago, IL 60602	Attorney for Trustee Fees (Trustee Fees 3,776.67 Expenses 459.37	3110-000 3120-000		4,236.04	82,281.86

Page Subtotals 101,455.49 19,173.63

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case Name: TOVAR, KIMBERLY DAWN

Trustee Name: JOSEPH E. COHEN
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****0438 Checking Account (Non-Interest Earn

Taxpayer ID No: *****3956
For Period Ending: 10/10/18

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/13/18	300005	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-000		1,888.33	80,393.53
07/13/18	300006	Internal Revenue Service Centralized Insolvency Operation, P.O. B Philadelphia, Pennsylvania 19101-734	Claim 000002A, Payment 100.000000%	5800-000		64,794.78	15,598.75
07/13/18	300007	ILLINOIS DEPARTMENT OF REVENUE-BANKRUPTCY PO BOX 19035 SPRINGFIELD, IL 62794-9035	Claim 000008A, Payment 100.000000% (8-1) Account Number (last 4 digits):7804	5800-000		15,207.45	391.30
07/13/18	300008	Advance America, Cash Advance Centers of IL, Inc. 135 N. Church Street Spartanburg, SC 29306	Claim 000001, Payment 0.29956% (1-1) Account Number (last 4 digits):3999	7100-000		3.99	387.31
07/13/18	300009	INTERNAL REVENUE SERVICE Centralized Insolvency Operation P. O. Box 7346 Philadelphia, PA 19101-7346	Claim 000002B, Payment 0.29985%	7100-000		219.02	168.29
07/13/18	300010	AmeriCredit Financial Services, Inc. dba GM Financial P O Box 183853 Arlington, TX 76096	Claim 000003, Payment 0.29986% (3-1) 2013 NISSAN ALTIMA #7572	7100-000		14.27	154.02
07/13/18	300011	Verizon by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Claim 000004, Payment 0.29961%	7100-000		0.86	153.16
07/13/18	300012	Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595	Claim 000005, Payment 0.29990% (5-1) Cavalry SPV I, LLC as assignee of Citibank, N.A.	7100-000		44.35	108.81
07/13/18	300013	Capital One Bank (USA), N.A.	Claim 000006, Payment 0.29985%	7100-000		100.67	8.14

Page Subtotals 0.00 82,273.72

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Bank Name: ASSOCIATED BANK
Account Number / CD #: *****0438 Checking Account (Non-Interest Earn

Taxpayer ID No: *****3956
For Period Ending: 10/10/18

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/13/18	300014	PO Box 71083 Charlotte, NC 28272-1083	Claim 000007, Payment 0.30021%	7100-000		2.57	5.57
07/13/18	300015	LVNV Funding, LLC its successors and assigns as assignee of Capital One, N.A. Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 ILLINOIS DEPARTMENT OF REVENUE P. O. Box 19035 Springfield, IL 62794-9035	Claim 000008B, Payment 0.29992%	7100-000		5.57	0.00

Memo Allocation Receipts:	160,000.00	COLUMN TOTALS	101,455.49	101,455.49	0.00
Memo Allocation Disbursements:	58,544.51	Less: Bank Transfers/CD's	0.00	0.00	
Memo Allocation Net:	101,455.49	Subtotal	101,455.49	101,455.49	
		Less: Payments to Debtors		0.00	
		Net	101,455.49	101,455.49	
Total Allocation Receipts:	160,000.00	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:	58,544.51	Checking Account (Non-Interest Earn - *****0438	101,455.49	101,455.49	0.00
Total Memo Allocation Net:	101,455.49		101,455.49	101,455.49	0.00
			(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

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Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00